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## **HIGHLIGHTS:**

### **CHILD CARE—**

- **ARRANGEMENTS AND COSTS**
- **FAMILY DAY CARE**
- **IN RURAL AREAS**

### **FOOD COSTS OF U.S. HOUSEHOLDS**

**U.S. DEPARTMENT OF AGRICULTURE**  
Science and Education Administration

**FAMILY ECONOMICS REVIEW** is a quarterly report on research relating to economic aspects of family living. It is prepared primarily for home economics agents and home economics specialists of the Cooperative Extension Service.

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**FAMILY ECONOMICS REVIEW**

# CHILD CARE: ARRANGEMENTS AND COSTS

By Marsha Freeman Epstein and Cynthia L. Jennings, Family Economists<sup>1</sup>

## Child Care Arrangements

The most common arrangement for child day care is parental care. In 1975 almost 8 out of every 10 children ages 3 to 6 were cared for primarily by a parent. Of families with children under 6 who used nonparental care at least 10 hours or more a week, babysitting by a relative was the most common—about one half (49 percent) using relatives as their primary child care arrangement, mostly in the relative's home. Home care by a nonrelative either in the child's home or a family day care home was the next most common—used by more than one-third (36 percent). Nursery school was used by 8 percent and day care centers, by 4 percent. Other types of child care arrangements were used by about 3 percent.

Family day care homes—home-based arrangements in which an adult cares for usually six or less children—are the fastest growing type of day care. In the United States in 1977, more than 100,000 licensed family day care homes served 300,000 children; many more children are served through unlicensed homes.

Day care centers serve about 900,000 children. These centers are largely concentrated in urban and suburban areas and are almost always licensed by State authorities. They comply with minimum safety and health standards. Care is generally provided for at least 12 children, some of whom attend for a full working day.

Enrollments in both nursery schools and kindergartens, totaling almost 5 million children in 1976, are increasing. Between 1970 and 1976, nursery school enrollment increased 39 percent and kindergarten enrollment increased 10 percent. This form of child care may be supplemented by other methods.

The type of child care arrangement used by families with 3- to 6-year-old children varies by the mother's labor force status, race, and family type. As would be expected, over 96 percent of children whose mothers are not in the labor

force are cared for primarily by a parent. Children of mothers in the labor force are much more likely to be cared for by other forms of child care, such as babysitting by a relative (18 percent), home care by nonrelative (18 percent), or day care centers (4 percent). The remainder are cared for primarily by one or both parents.

White children are more likely than black children to be cared for by a nonrelative in a home-based child care arrangement. In contrast, black children are cared for more often by relatives or are sent to a day care center or nursery school. Black families, on average, have lower incomes than white, and, therefore, they may choose to send their children to day care centers, many of which are subsidized by Federal, State, and local governments. Approximately 75 percent of all lower income children using day care centers and about 60 percent of all black children enrolled in day care centers are attending centers that receive some form of government subsidy. The availability of subsidized day care centers may also account for the fact that children of employed single mothers, most of whom are in lower income families, are three times as likely to be sent to a day care center as children of employed wives (9 percent vs. 3 percent).

## Child Care Costs

Child care costs vary as to the type of child care used by the family. According to a study by Richard Shortlidge and Patricia Brito of Ohio State University, child care provided by family members is the least expensive and is less costly when given in the child's home than outside the child's home. The low cost of child care services provided by family members in the child's home may be attributed to the fact that family members do not always receive cash payments for services rendered. Child care services provided by a nonfamily member in the child's home is the most expensive followed by those provided by a nonfamily member outside the child's home. The cost of child care averages 16 to 20 percent of the mother's hourly earnings. This percentage is about the same regardless of the mother's salary.

<sup>1</sup> Family Economics Research Group, Science and Education Administration, U.S. Department of Agriculture.



Data from the 1972-73 Consumer Expenditure Survey provide detailed information on child care expenditures made by families with at least one member under age 6. Included are expenditures for babysitting, day care centers, private nursery school or kindergarten or both, and public nursery school or kindergarten or both.<sup>2</sup> These expenditures record, on average, how families spend their child care dollars but do not necessarily reflect actual child care usage. Families reporting little or no child care expenditures may rely on child care services provided free of charge by relatives, friends, or federally funded day care centers.

Of the families surveyed who had at least one member under age 6, three out of five paid for at least one form of child care. Most of these families (95 percent) reported babysitting expenditures. Much smaller percentages of the sample reported expenditures for private schooling, public schooling, or day care centers—13, 4, and 2 percent, respectively. Of all the families that reported babysitting, four out of five reported no other form of child care expenditures. The average annual expenditure for babysitting (\$440) was highest followed by day care (\$389), private nursery school or kindergarten or both (\$309), and public nursery school or kindergarten or both (\$127).<sup>3</sup>

A greater percentage of husband-wife families than single-parent families reported child care expenses although single-parent families averaged considerably larger expense (see table). Single-parent families averaged \$700 annually for child care—68 percent more than husband-wife families. In addition, single-parent families averaged lower total expenditures than husband-wife families. As a result, child care expenses claimed more than 7 percent of the single-parent family's total expenditures compared with less than 3 percent of the husband-wife family's total expenditures.

Families with child care expenses were more likely than families without child care expenses to have higher incomes, higher total family expenditures, and a working wife or working single parent. Total expenditures for families

with child care expenditures averaged \$15,901 for husband-wife families and \$9,536 for single-parent families. In comparison, total expenditures for families with no child care expenditures averaged \$12,488 for husband-wife families and \$7,556 for single-parent families. About 50 percent of husband-wife families with child care expenses had working wives compared with 32 percent of families without child care expenses. In both cases, approximately twice as many wives worked full time rather than part time. The presence of a working wife influenced the amount spent on child care, with families averaging \$398 more on child care when the wife worked than when she did not work. Families in which the wife worked full time paid more than twice as much for child care as families in which the wife worked part time. Among single-parent families, about 73 percent of the parents with child care expenses worked compared with 40 percent of parents without child care expenses. The employed single parents spent the most (\$848) for child care, or 8 percent of their total family expenditures.

Single-parent families were much more likely to have other relatives present in the household than the husband-wife family (22 percent compared with 7 percent). Of single-parent families with other relatives present, only 22 percent reported child care expenditures at an annual average of \$345, while 56 percent of single-parent families with no other relatives present reported such expenditures at an annual average of \$739.

Expenditures for child care may be an important consideration in the family budget for all families, especially for families where the mother works. About 7 million children under age 6 had mothers in the labor force in 1978, compared with approximately 5½ million in 1972—a 23-percent increase. While older children are likely to be in school for a good part of the day, children under age 6 whose parents work are more likely to need other than parental care for all or part of the working day.

Changes in the tax laws can help lower the cost of child care. A tax credit is available to families with children under age 15 who have child care expenses related to their employment or education. Payments for child care provided by anyone other than a dependent

<sup>2</sup> Data derived from Public Use Tapes, Consumer Expenditure Survey—1972-73, U.S. Department of Labor, Bureau of Labor Statistics.

<sup>3</sup> All expenditure averages are based on only those families reporting the particular expenditures. Figures are updated to 1979 prices.

# Spending for child care by families with at least 1 member under 6 years

Family type	Number of families with at least 1 member under 6	Expenditures for child care		
		Percentage of families reporting	Average annual amount <sup>1</sup>	As a percentage of all family spending <sup>2</sup>
	<u>Thousands</u>		<u>Dollars</u>	
All families .....	27,139	60	444	2.9
Husband-wife family ....	23,627	62	415	2.6
Nonblack .....	21,266	63	400	2.5
Black .....	2,361	50	578	3.9
Wife employed .....	10,044	71	611	3.9
Wife not employed ....	13,071	55	213	1.3
Single-parent family ...	3,513	48	700	7.3
Nonblack .....	2,231	54	784	7.9
Black .....	1,282	39	495	5.7
Parent employed .....	1,964	63	848	8.4
Parent not employed ..	1,471	27	188	2.5

<sup>1</sup>All expenditure averages are based on only those families reporting child care expenditures. Figures are updated to 1979 prices.

<sup>2</sup>Includes spending on food, alcoholic beverages, tobacco products, housing, clothing, drycleaning and laundry, transportation, health care, personal care, recreation, reading, education, and miscellaneous; excludes personal insurance, retirement, pensions, gifts, and contributions.

Source: Data derived from Public Use Tapes, Consumer Expenditure Survey--1972-73, U.S. Department of Labor, Bureau of Labor Statistics.

relative and provided inside or outside the home (including day care and nursery school) may qualify for the tax credit. The credit is limited to 20 percent of the expenses incurred, up to a maximum expenditure of \$2,000 for one child and \$4,000 for two or more. Internal

Revenue Service Publication No. 503, "Child Care and Disabled Dependent Care," explains in detail the provisions for a credit. In 1976, the most recent year for which information is available, about 2.5 million taxpayers took advantage of the tax credit.

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## QUALITY CHILD CARE AND THE INFORMED PARENT

By Canary Girardeau Lamar, Project Director<sup>1</sup>

Parents everywhere—from all walks of life and with all sorts of needs—are concerned about finding and keeping a day care arrangement that is suitable for their children. Much of this concern is focused not merely on finding day care but on finding high-quality day

care that will provide a positive learning experience for their children. However, what constitutes quality day care? How can a parent evaluate his or her child's day care arrangement? What steps can a parent take to improve the arrangement?

Some answers to these and other questions on day care arrangements are being provided through a joint project between the Center for Systems and Program Development, Inc., (CSPD) and the Administration for Children, Youth and Families (ACYF) of the Department of Health, Education, and Welfare. This

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<sup>1</sup> Parent Guide, Center for Systems and Program Development, Inc., Washington, D.C. Condensed from a paper presented at the Food and Agricultural Outlook Conference in November 1978, at Washington, D.C.



project is the development of **FINDING AND KEEPING CHILD CARE: A PARENT GUIDE**. The purpose of the **PARENT GUIDE** is to create more awareness in users of day care services, so they will be able to demand high-quality care.

In the development of the **PARENT GUIDE**, CSPD reviewed several hundred publications which included experimental, theoretical, and statistical studies in day care and related areas. Day care experts from throughout the country were consulted. This group of experts included advocates from national and local organizations; people from Federal, State, and local government agencies; researchers; directors of centers; day care providers; and, by no means least, parents themselves. These specialists provided a wealth of child care information, both theoretical and "on the job."

**FINDING AND KEEPING CHILD CARE: A PARENT GUIDE** is a comprehensive volume designed to help parents select appropriate day care for their children. It addresses, in detail, many considerations parents will want to think about before they select care, during the selection process, and after their child is in the day care arrangement.

Children have different day care needs at different stages of their development. Therefore, throughout this guide, age-specific checklists are provided to help parents determine whether the day care situations they are considering meet their children's needs. The checklists are directed at these age groups:

- Infants and toddlers, for children from birth to about age 3.
- Preschoolers, for children from about age 3 until they begin school.
- School-aged children, for children from the time they begin school until they are 14.

As a child grows and moves into another age group, or if care is needed for more than one child, parents will simply select the checklists that apply.

The design and format of the guide will play a large part in helping parents absorb and use the information in a meaningful way. The use

of colors, the size of the book, the illustrations and photographs, as well as the typeface are all designed to help involve parents in the guide. Other devices to draw parents into the guide include the checklists, sample forms to fill out, and a growth and development chart.

Chapter 1 provides parents with an overview of child care: Who uses child care, why the need for it has grown, and Federal policy toward it. Three major types of child care are defined (in-home, family, and center based) and advantages and disadvantages of each type are cited. This chapter concludes with a section on very practical things, such as finances, transportation, and location, which all parents, regardless of their children's ages, or the type of care they select, will have to consider.

Chapter 2 discusses child growth and development and the necessity of matching the child's needs to the right caregiver and day care program. A chart sets out child development at five distinct stages—infant, toddler, preschooler, school-age, and early adolescent—and shows caregiver and program characteristics that are needed for children at those stages.

Chapters 3, 4, and 5—one for each of the three major types of day care—take parents through a series of steps that culminate in selecting the right day care program for their children. These chapters also discuss ways of developing and maintaining a good parent-caregiver relationship after the child is in the day care program.

Chapter 6, "What to Do If...," discusses some common problems many parents face with their day care arrangements and suggests solutions to them. Communication between parents and caregivers is stressed; tips on how to discuss a problem are given.

Chapter 7 contains resources (people, organizations, and government agencies) that can be of help to parents in their search for a good child day care program.

Printed copies of the guide will be available around the end of 1979. For information on ordering, write to: Day Care Division, Administration for Children, Youth, and Families, HEW, P.O. Box 1182, Washington, D.C. 20013.

# FAMILY DAY CARE PILOT PROGRAM OF COOPERATIVE EXTENSION, NEW YORK STATE

By Barbara A. Pine, Extension Associate<sup>1</sup>

In the United States the number of mothers working outside their homes increases each year. Almost 53 percent of all mothers were in the labor force in 1978—up from 22 percent in 1950. Working parents must seek substitute care for their children, and they find a variety of arrangements. One of these child care arrangements is family day care—day care of a child in the home of another family including before and after school care.

Family day care is a viable alternative to care in the child's own home or at a day care center. It is chosen by many families because it is usually less expensive than in-home care but still provides care in a family setting with the personal attention of a single caregiver. Also, available day care centers accommodate only a small percentage of children under 6 whose families need child care services. The family day care home is often located in the neighborhood offering convenience and familiarity for both parent and child. Hours during which care is provided can be flexible, accommodating parents who work evenings and weekends. Since family day care homes usually include children of various ages from infancy to adolescence, siblings can be cared for together.

Family day care is the oldest nonparental, out-of-home child care in our society. It is also the most widespread, most used type of child care, but the least studied and least supported. Systematic efforts to study and evaluate family day care have often been thwarted by the largely invisible nature of this child care system, which consists of mainly informal private arrangements between parents and caregivers. In 1972, Cooperative Extension sought to learn more about this widely used child care option.

The Cooperative Extension Family Day Care Pilot Program was initiated with special needs funding from Science and Education Administration—Extension, U.S. Department of Agriculture. What began as an exploratory effort resulted in the development of a demonstration model of education and support for people who provide child care in their homes for other people's children—family day care providers. The program was extended from 1975 to 1977 with funds from the Carnegie Corporation of New York.

## Program Goals

The major goal of the program was to strengthen the existing system of family day care by identifying family day care providers, by learning the needs of providers as they perceive them, and by designing, with them, a continuing education program.

A secondary goal was to build a support system for family day care, linking it to the existing human service network in the county, which includes Cooperative Extension. Parents were encouraged to become a part of this support system and to learn about and use services and resources available in the community.

The program also had several implied goals. First, as people began to understand the importance of the roles family day care providers share with parents—providing warm, loving care and being the child's teacher—and to value their service, the self-concept of providers would improve as would the quality of the child care they provide. Second, program participants would develop leadership skills so that they could work with community leaders to gradually assume responsibility for the program.

## Program Operation

Operated out of a highly visible storefront resource center in Nassau County, Long Island, N.Y., elements of the Cooperative Extension Family Day Care Pilot Program included:

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<sup>1</sup> Department of Human Development and Family Studies at the New York State College of Human Ecology, Cornell University, Ithaca, N.Y. 14853. Summarized from a slide show presented at the Food and Agricultural Outlook Conference in November 1978, at Washington, D.C.



- A community-based resource center providing a meeting place on a daily basis for family day care providers, parents, and staff of community service agencies.
- A regular informal educational program planned with family day care providers and parents using family day care—including meetings, workshops, and trips to community resources.
- Planned activities for children while caregivers attend program activities.
- Toys, books, and equipment available on a free-loan basis.
- A monthly family day care newsletter.
- A 16-hour Certificate Training Course for family day care providers in cooperation with the local Department of Social Services.
- A home visit program in which teenaged staff members were recruited and trained in child development for work with children in family day care homes.
- A referral and information service for parents seeking child care.
- The development and implementation of methods to reach parents who use family day care and to involve them in educational activities.
- The linking of family day care providers and parents to a broad range of community resources.

## Accomplishments

What evolved during the 5-year pilot process was a program with a number of dimensions, each of which had implications for the final phases of the pilot effort as well as an impact on future programing both in family day care and in Cooperative Extension. Briefly, these dimensions were:

- The development of a nationally known comprehensive model program in family day care with the development and provision of a variety of resources for replicators.
- The establishment of a local program as an integral part of the community serving

prior unmet needs of families and children.

- The expansion of program area and audience by the local Cooperative Extension Association.
- The evolving and increasing complexity of supports provided to local family day care providers.
- The integral relationship between the developing program and statewide Cooperative Extension program thrusts toward establishment of Family Resource Centers.

The program's viability has been clearly demonstrated as an ongoing and integral part of the formal child care network in Nassau County. During its 5 years, over 400 family day care providers in Nassau County participated in programs at the resource center. One of the most obvious results has been the alleviation of day care mothers' feelings of isolation. Many of the providers who come to the resource center have said that they particularly like the opportunity to get together with others to share ideas and experiences, or just to get to know each other. In addition, each month between 200 to 300 visits to the resource center were made by parents seeking information or referral services, by representatives of community service agencies, and by other interested community members. Following the fifth year of the pilot phase, the program has been continued under the shared leadership of staff from Cooperative Extension, the Department of Social Services, the Day Care Council, and the Family Day Care Association of Nassau County, which formed in part as a result of support generated by the pilot project.

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Note: A booklet, "Family Day Care: An Education and Support System Model Developed by Cooperative Extension, New York State," by Natalie D. Crowe and Barbara A. Pine, provides additional information on the program and includes a workbook to help others assess needs and determine the resources needed to develop a similar program. Single copies are available free from Barbara A. Pine, Cornell University/Cooperative Extension, Suite 1700, 111 Broadway, New York, N.Y. 10006.

# CHILD CARE IN RURAL AREAS: NEEDS, ATTITUDES, AND PREFERENCES

By Sarah M. Shoffner, Assistant Professor and Director<sup>1</sup>

Planning for child care services in rural communities must begin with an assessment of the needs of parents. The type of child care needed in rural areas may differ to some extent from that needed in urban areas because many rural families with small children have a large number of relatives living nearby. Also, the distances between rural residences and places of employment or child care facilities may limit access to some types of child care.

To determine the needs for child care, the type of child care being used, and the type of child care preferred by parents in rural areas, researchers at the University of North Carolina at Greensboro and Winthrop College in South Carolina interviewed 525 mothers of children from birth to 12 years of age in 12 rural communities<sup>2</sup> of the Carolinas. The study was part of the Southern Regional Project on "Needs for Child Care and Potential for Rural Family and Community Developments" funded by the U.S. Department of Agriculture, Science and Education Administration, and the North Carolina and South Carolina Agricultural Experiment Stations. Characteristics of the mothers interviewed were as follows:

- Mothers' ages ranged from 14 to 60 years with 86 percent under 40.
- About one-third of the mothers did not complete high school, one-third were high school graduates, and the remaining third had completed some higher education.
- The number of children in each family ranged from 1 to 7 with an average of 2.26 each, and an average of 1.76 children under 12 years.

- About 75 percent of the families were nuclear and 14 percent were single-parent families with the mother serving as the household head. The rest were single-parent homes in which someone other than the mother was household head.
- About half of the mothers were employed either full or part time; the rest were full-time homemakers. Of the mothers who were employed, 53 percent worked 40 hours per week, 16 percent worked more than 40 hours, and 31 percent worked at part-time jobs ranging from 1 to 39 hours per week.
- A fourth of the mothers had no relatives living in the area, and another fourth had all their relatives nearby. The rest had at least one relative living in their area.

## Needs for Child Care

The need for child care services is related not only to the number of mothers employed or planning to seek employment, but also to the number of mothers who desire to participate in personal and family developmental activities. Many women today view employment, personal development, and community interests, as well as motherhood, as a part of their adult role.

In the study many of the women who were full-time homemakers did not see themselves remaining in that role. Over half of them indicated definite plans to seek employment when their children were older, with nearly all of these planning to work before their youngest children were age 6, and a third intending to work by the time their children were age 1. Younger mothers, mothers who were household heads, and mothers in larger households were those more likely to plan to seek employment in the future. Three-fourths of the mothers who were full-time homemakers at the time of the study had been employed at some time since the birth of their children; a third of these reported choosing to leave employment because of problems connected with their children. Of the full-time homemakers, 46 percent would seek employment if more child care facilities were available.

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<sup>1</sup> Home Economics Center for Research, School of Home Economics, University of North Carolina at Greensboro. Condensed from a paper presented at the Food and Agricultural Outlook Conference in November 1978, at Washington, D.C. Complete copies are available from the Family Economics Research Group (see p. 2 of this issue for address).

<sup>2</sup> For the purpose of this study, a rural community was defined as an incorporated county seat town of 2,500 to 5,000 population not within 25 miles of the center of a small metropolitan area or not within 25 miles of the outer boundary of a large metropolitan area.



Nine out of 10 mothers expressed a desire for more time to pursue developmental activities. If more child care services were available, mothers indicated they would like to be involved in seven activities: Arts and crafts, continuing education programs, church school activities, getting together with friends or relatives for school activities, gardening, volunteering for charity organizations, and participating in Cooperative Extension programs.

While the need for child care services in rural areas is apparent, these services are not readily available or accessible to many families. For example, in North Carolina half the respondents were four miles or more from the nearest day care center, and several communities had virtually no accessibility to a day care center. Family day care homes were generally more widely available than were day care centers. About 83 percent of the respondents were within 4 miles of a registered family day care home while 50 percent were within 1 mile. The number of registered homes, however, is small in relation to the size of the population served. Homes generally do not advertise and are likely to be known to residents only by word-of-mouth.

### Types of Child Care Used and Preferred

In view of lack of available and accessible day care centers and registered day care homes, it is not surprising that a relative giving care either in the child's home or in the relative's home was the most frequently used child care plan. Neighbors, friends, "babysitters," and day care centers were the next most often used. More than a third (35 percent) *employed* mothers used day care in their home; 38 percent used a combination of in-home and away-from-home care, and 27 percent used out-of-home care entirely.

A large majority of the mothers reported that they were well satisfied with their present child care arrangements. Employed mothers were more satisfied with their present child care arrangement than nonemployed mothers. For most employed mothers, child care problems had not interfered with their work, and finding summer arrangements for school-aged children was not a problem—perhaps because of the nearness of relatives and friends. About a fourth did worry about having undependable

arrangements. The employed mothers cited such dislikes of their present arrangement as not having the same arrangement for all children in the family, inconvenient hours, and what to do if a child became ill during the day. They also worried that their children were not receiving enough discipline. The nonemployed mothers wanted more time for themselves, disliked that their children were bored, felt out of touch with the outside world, and wanted to spend more time with their husbands and friends.

Child care in a day care center would be the *preferred arrangement* as often as care in one's own home, according to survey respondents. This statement, however, needs to be viewed in the perspective that responses were based on limited knowledge about the experience with a variety of types of child care arrangements. Therefore, in using this information for program development or policymaking, more importance should be accorded to specific aspects of care desired rather than to the stated type of care desired.

Survey mothers were given a list of many characteristics that described day care features, programs, or services. The day care characteristics that the mothers preferred can be summarized through the following description of a hypothetical "ideal type" of child care arrangement. This facility would be either a day care center or a family day care home in which parents would be involved in decisionmaking processes regarding program and operation of the facility. The facility would be located near the mothers' homes or places of work. Children ages 3 to 6 years would be cared for from 8:00 a.m. to 4:00 p.m.; and after school care would be available for children ages 6 to 12 years. Flexibility in organization would allow a child to be cared for at this facility for a few hours during typically nonworking hours. A trained staff would provide a developmentally focused program, including effective discipline, and education and recreational components. This "ideal" situation would provide medical services and would make arrangements for the care of handicapped children.

### Attitudes About Child Care

Most mothers showed favorable attitudes toward other-than-mother child care. They

believed that children should be cared for by someone other than the mother part of the time and that such an arrangement is needed for developing independence in children. Mothers agreed almost unanimously that having a reliable place to leave children gives them peace of mind and that fathers should help with child care if mothers work outside the home. In contradiction, however, most of the mothers also thought caring for children is a "mother's place;" and 60 percent of the mothers thought that they "ought" to care for their children all the time during the formative years. Half the mothers reported that their husbands wanted them to stay home to care for the children. Thus, an ambivalence in attitudes is suggested, even though mothers had no trouble specifying their need for child care and identifying arrangements and characteristics they desired.

### Implications

Results of the study showed several ways in which professionals can assist rural families in

clarifying their needs for child care and in finding that care.

First, although the mothers interviewed expressed a good deal of ambivalence about their roles as mothers, they expressed a desire and a need for child care. There is a need for providing families and individuals with a way to identify and clarify personal and family goals, to express their ambivalence about women's roles, and to become familiar with the developmental needs of children and the ways of meeting these needs.

Second, rural mothers were, for the most part, unaware of the variety of facilities that can be designed for child care. Providing families with this type of information would help them evaluate their needs.

Third, mothers expressed a desire to participate in the establishment and operation of local child care programs. Such involvement could reduce the operating costs of centers and the fees charged to users.

## SOME NEW USDA PUBLICATIONS

(Please give your ZIP code in your return address when you order these.)

Single copies of the following are available free from the U.S. Department of Agriculture. Please address your request to the office indicated:

From Office of Governmental and Public Affairs, Washington, D.C. 20250:

- LAWN INSECTS: HOW TO CONTROL THEM. G 53. Revised January 1979.
- A GUIDE TO BUDGETING FOR THE YOUNG COUPLE. G 98. Revised November 1978.
- CONTROLLING CLOVER MITES AROUND THE HOME. Revised February 1979.
- YOUR MONEY'S WORTH IN FOODS. G 183. Revised April 1979.
- BREADS, CAKES, AND PIES IN FAMILY MEALS. G 186. Revised January 1979.
- FOOD FOR THE FAMILY—A COST SAVING PLAN. Revised December 1978.
- HOW TO DETERMINE YOUR INSULATION NEEDS. AFS 2-3-8 [fact sheet]. December 1978.
- HOME MANAGEMENT TIPS TO CUT HEATING AND COOLING COSTS. AFS 2-3-9 [fact sheet]. November 1978.

From Economics, Statistics, and Cooperatives Service, Publications Unit, Room 0054, South Building, Washington, D.C. 20250:

- THE EDUCATION LEVEL OF FARM RESIDENTS AND WORKERS. RDRR 8. March 1979.



# PERSPECTIVES ON AMERICAN HUSBANDS AND WIVES

In the past few years, the Census Bureau reports on the current composition of the American household and family have tended to emphasize such changes as increases in the number of persons living alone, gains in the number of unmarried couples, and the growing proportion of mothers maintaining one-parent families. As striking as the growth of these groups has been, only a minority of the total population is likely to experience any of these types of living arrangements for more than a short-term interval. Often that interval is a transitional period between marriages or a period that precedes or follows the far more universal living experience of marriage.

Traditionally, most married women, and particularly those who were mothers, have accepted the demands and rewards of work inside the home. Only the husband was encouraged to continue his education, or enter the labor force, and thereby provide most, if not all, of the family's income. As long as this situation continued, it was perhaps not surprising that many persons considered it sufficient to describe the social and economic status of the family by referring only to the characteristics of the husband—his education, his occupation, his income, and so forth.

Today's wives, however, are increasingly likely to have completed high school and perhaps some years of college, to participate in the labor force, and to contribute to the family income. Thus, the demarcation between many of the roles of husbands and wives has become less distinct. The sole breadwinner has given way in many instances to dual breadwinners. Similarly, many working wives and mothers are coming to expect more involvement and assistance from their husbands in carrying out the childrearing and housekeeping responsibilities of the family.

In light of these developments, total reliance on the characteristics of the man when describing married couples is likely to result in misleading conclusions which do not always correspond to reality. A recent report by the Bureau of the Census presents an analysis of the demographic and economic characteristics of married couples that permits an examination of the joint characteristics of husbands and wives.

Highlights from the report are:

- Most men and women marry at some time during their lives. In 1977, only about 6 percent of men and 4 percent of women in their early fifties had never married.
- Typically, a person who has entered a marital union will stay in that union for the rest of her or his life, although a growing proportion will not. In 1977, 85 percent of the men and 88 percent of the women had been married only once.
- The number of interracial couples has been increasing (a one-third increase between 1970 and 1977), but that number still comprises only about 1 percent of all married couples.
- Husbands and wives tend to have similar levels of education. Among men who had completed high school but no college, about two-thirds of their wives had the same amount of education.
- Most married persons will eventually have children or take a job, or both, although some husbands and wives will forego one or both of these options.
- Young children living with two parents are likely to have the company of at least one brother or sister.
- Both the husband and the wife are likely to vote in a Presidential election; among two-thirds of all married couples, both the husband and wife voted in 1976.
- Most married men (81 percent) and nearly half of the married women (47 percent) were in the labor force in 1977.
- Among a minority of married couples (about one in every six) both spouses work at year-round full-time jobs.
- The median family income in 1976 for families with two earners (the husband and wife) was \$17,570.
- The earnings of the wife were about equal to or greater than the husband's earnings among one married couple in three in which the wife had earnings.

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Source: Rawlings, Stephen. 1978. Perspectives on American husbands and wives. Current Population Reports, Special studies, Series P-23, No. 77, 48 pp. U.S. Department of Commerce, Bureau of the Census.

# FOOD COSTS OF U.S. HOUSEHOLDS, SPRING 1977

By Robert L. Rizek, Chairman, and Betty B. Peterkin, Home Economist<sup>1</sup>

This article summarizes preliminary findings on food costs from the USDA's 1977-78 Nationwide Food Consumption Survey (NFCS).<sup>2</sup> Findings are for the money value of food used at home and expenditures for food away from home for about 3,500 housekeeping households in the 48 conterminous States in April to June 1977. Housekeeping households are those with at least one person having 10 or more meals from home food supplies during the 7 days prior to the interview.

The value of food at home refers to food used by household members and guests that was bought and home produced or otherwise received without direct expense. The value of a food that was home produced or received without direct expense was based on the average price per pound paid for that food by survey households in the same region. Food prepared at home and carried to work, school, and recreational or other events is included as food at home. Food away from home includes only food paid for by household members. The value of food received as guests or in payment for services is not available from this survey.

Information on the history of USDA food surveys, the scope of the 1977-78 survey, and the data collection methods were summarized in the Fall 1978 issue of *FAMILY ECONOMICS REVIEW*: "The 1977-78 Nationwide Food Consumption Survey," by Robert L. Rizek. Copies are available from the Family Economics Research Group at the address on page 2 (see box).

## Money Value of Food Used in a Week

The money value of food used in spring 1977 averaged \$60.90 per household (fig. 1) or \$19.90 per household member per week. Households averaged 3.1 household members.

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<sup>1</sup> Consumer and Food Economics Institute, Human Nutrition Center, Science and Education Administration, USDA.

<sup>2</sup> Free copies of the Preliminary Report, "Money Value of Food Used by Households in the United States, Spring 1977," are available from the Consumer and Food Economics Institute, U.S. Department of Agriculture, Room 325A, Federal Building, Hyattsville, Md. 20782.

About three-fourths of the money value was for food used at home and one-fourth for food bought and eaten away from home. Of the \$14.50 spent per household for food away from home, meals cost \$11.40 and snacks \$3.10 on the average.

Food prices increased 20 percent between spring 1977 and February 1979, as measured by the Consumer Price Index (CPI).<sup>3</sup> Updating weekly food costs from the survey to February 1979 using the CPI raises the money value of all food to \$73; the money value for food at home to \$56; and the expense for food away from home to \$17.

Of households in the four census regions, those in the Northeast used food with the highest average money value (\$68.60 per week), in spring 1977 dollars, and those in the South used food with the lowest value (\$56.30). Households in the North Central and Western regions used food valued at \$59.50 and \$60.40, respectively. Food away from home accounted for a slightly smaller proportion of the money value of food in the South (21 percent) than in the other regions (24 to 26 percent). Southern households spent more of their "eating-out" money for snacks (26 percent) than other regions (20 percent or less).

Suburban households were slightly larger and used food with higher money value, on the average, both at home and away from home than households in the central city and non-metropolitan areas (fig. 2). Snacks accounted for a smaller proportion of the expense for food away from home in suburban households (18 percent) than in central city households (26 percent).

As the income of households increased, the money value of food at home and the expense for food away from home increased (fig. 3). Also, as income increased, the percentage of all food dollars going for food away from home increased—from 14 percent for households with incomes below \$5,000 to 29 percent for households with incomes of \$20,000 or more.

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<sup>3</sup> The Consumer Price Index, April, May, and June 1977 and February 1979 (for Urban Wage Earners and Clerical Workers), Bureau of Labor Statistics, U.S. Department of Labor.



Compared with households having high incomes, those with low incomes spent less for snacks but used a larger proportion of dollars for food away from home for snacks (fig. 4).

As household size increased, money value of all food per household increased but money value per household member decreased (fig. 5). One-member households used food valued at \$26.30, and households of six members or more used food valued at \$15.50 per household member in a week. Money value of food at home was \$20.80 and \$12.40 per household member for one-member and six-or-more member households, respectively.

**Meals at Home and Away From Home**

About 85 percent of the meals eaten by household members were from home food supplies. Eleven percent of meals were bought and eaten away from home, and 4 percent were eaten away from home without direct expense—as guest meals, as free school meals, or as payment for services.

The average cost of a home “meal unit,” which includes the cost of meals and snacks, was \$0.78. A meal unit bought and eaten away from home, also including the cost of meals and snacks, averaged \$2.04—2.6 times as much as a meal at home.

In making such comparisons of costs of meals at home and those away from home, difficulties arise in defining “a meal” and isolating its cost from the cost of other food used. Cost of food at home in this survey could not be

subdivided into that eaten as meals and as snacks and into that eaten by household members and by guests, roomers, boarders, and employees. Therefore, the cost per meal unit was determined by dividing the money value of all food at home by the number of home meal units—meals eaten by household members (adjusted for skipped meals and snacks that might substitute for or supplement meals), meals eaten by persons other than household members, and the meal equivalent of refreshments served to guests. The cost per meal unit away from home was determined by dividing the expense for meals and snacks away from home for household members by the number of bought meals they reported as eaten away from home, adjusted to account for skipped meals and snacks that might substitute for or supplement meals.

**Distribution of Households by Money Value of Food at Home**

Money value of food used at home by a household was expressed per “equivalent person,” or per 21 meals at home (based on three meals a day for a week), to attempt to adjust for variation among households in the proportion of total meals obtained from home food supplies. The number of equivalent persons in a household was determined by:

(1) Totaling the number of meals reported as eaten at home (adjusted proportionately for meals eaten away from home to account for skipped meals and snacks that might substitute

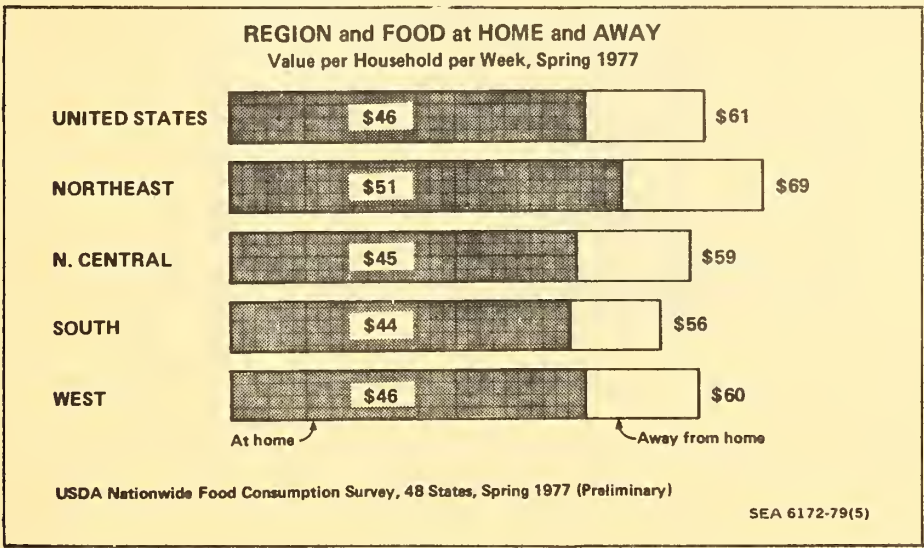


Figure 1

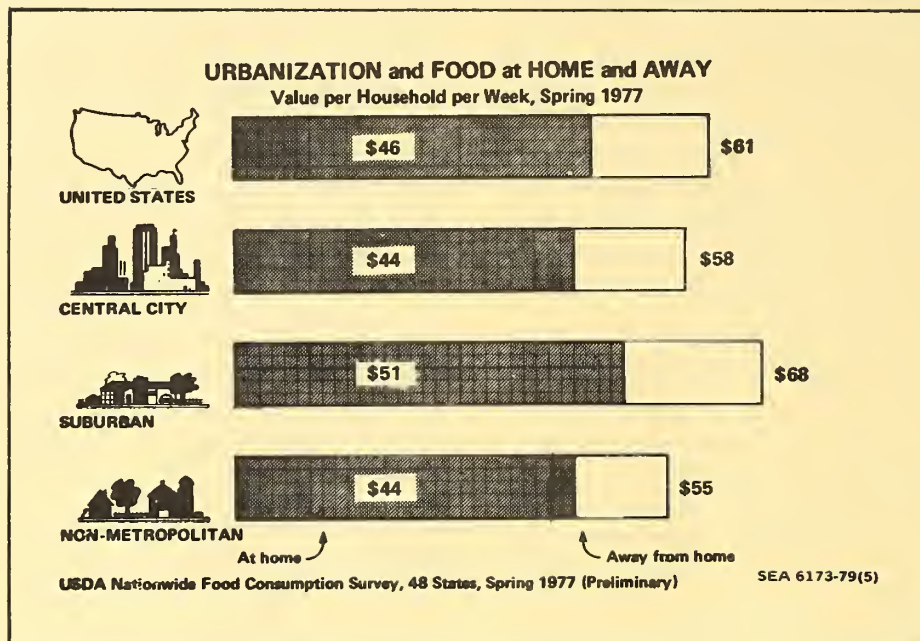


Figure 2

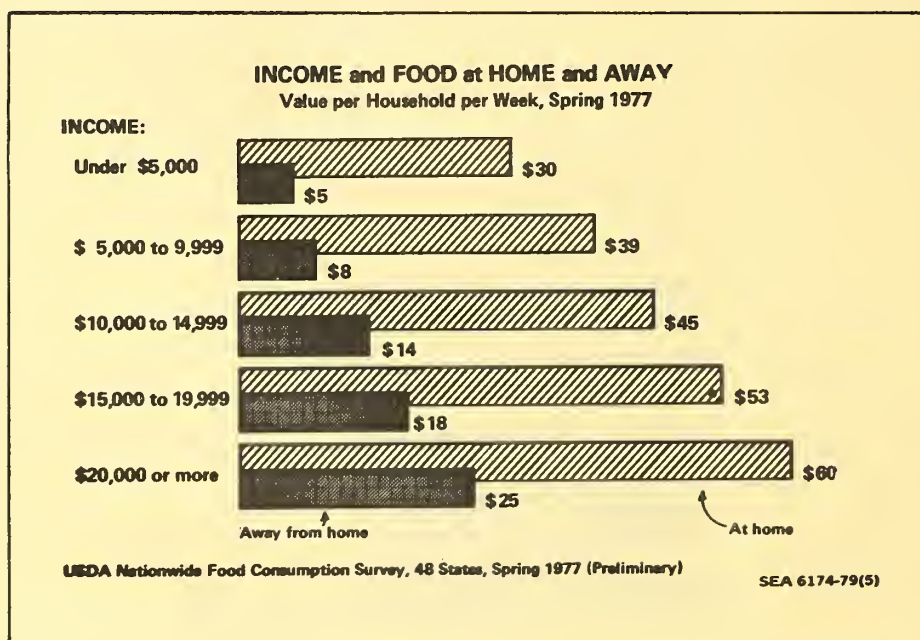
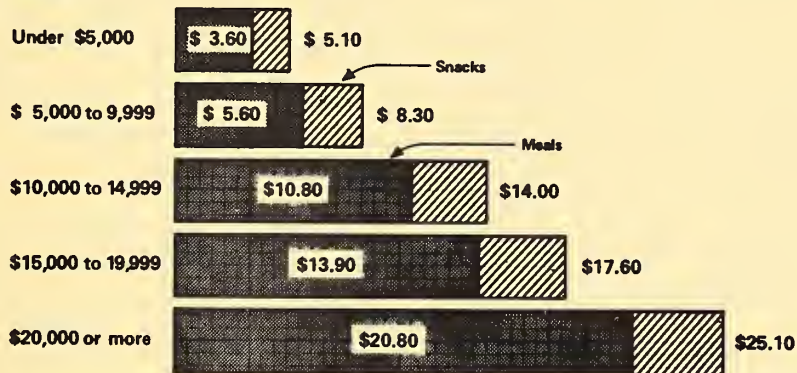


Figure 3

### INCOME and EXPENSE for FOOD AWAY FROM HOME, Spring 1977

#### INCOME:

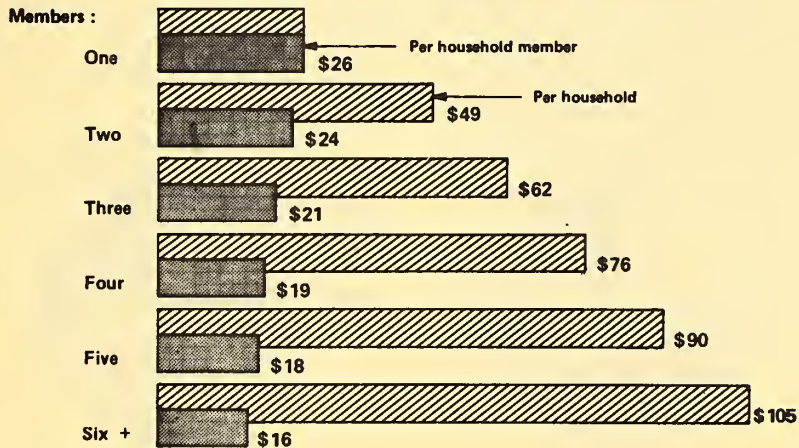


USDA Nationwide Food Consumption Survey, 48 States, Spring 1977 (Preliminary)

SEA 6175-79(5)

Figure 4

### HOUSEHOLD SIZE and VALUE of FOOD per WEEK, Spring 1977



USDA Nationwide Food Consumption Survey, 48 States, Spring 1977 (Preliminary)

SEA 6176-79(5)

Figure 5



for or supplement meals); meals eaten from household supplies by guests, boarders, roomers, and employees; and meal equivalents of refreshments served to guests (one or two foods =  $\frac{1}{4}$  meal; over two foods =  $\frac{1}{2}$  meal).

(2) Dividing the total number of meals by 21 to obtain the household size in equivalent persons.

Money value of food at home per equivalent person varied from under \$5 to over \$40 per week among households. Fewer small than large households had low values (fig. 6). For example, 18 percent of one-member households had food at home valued at less than \$12 per equivalent person per week, 23 percent of three-member households, and 36 percent of households with six members or more.

### Nutrients per Dollar's Worth of Food

Generally, the groups of households that used food at home with the lowest money value got the most nutrient return per dollar. These were Southern households, households in nonmetropolitan areas, large households, and households with low incomes. For example, the 480 households that reported 1976 income before taxes of under \$5,000 used food at home valued at \$15.50 per equivalent person per week compared with \$18.40 for the 700 households with incomes of \$20,000 and over; but the higher income households averaged lower returns per dollar's worth of food used for each of the nutrients studied (see table).

Nutrients per dollar's worth of food used at home by housekeeping households, spring 1977

Nutrient	Unit	Household income (1976) before taxes	
		Under \$5,000	\$20,000 and over
Protein	g	45	41
Calcium	mg	470	440
Iron	mg	9.1	7.7
Vitamin A value	I.U.	3,720	2,930
Thiamin	mg	.89	.72
Riboflavin	mg	1.2	1.0
Ascorbic acid	mg	61	56

A higher average return in nutrients per food dollar does not mean necessarily that households consciously chose more nutritious foods. Diets that are low in cost usually include some relatively inexpensive foods in large quantities. Some of these foods, such as enriched and whole-grain flour and bread, some cereals, dry beans and potatoes, furnish substantial amounts of a number of nutrients.

### Comparison with Results from USDA's 1965 Survey

Money value of food at home per equivalent person in spring 1977 averaged \$16.60—almost 90 percent higher than in spring 1965 when a similar survey was conducted.<sup>4</sup> During the same period the CPI for food at home rose 100 percent.

Figure 7 shows the cumulative distribution of households surveyed in spring 1977 by the money value of food used at home per equivalent person. A similar distribution is shown of households surveyed in spring 1965, after money value was adjusted to 1977 levels using the change in the CPI for food at home. This chart indicates that, in general, households in 1977 used food at home with a slightly lower money value than households in 1965. For example, 70 percent of the 1977 households used food valued at less than \$20 per equivalent person per week, and 63 percent of the 1965 households used food valued at less than \$20 (1977 dollars).

Food at home accounted for 83 percent of money value of all food in spring 1965 and 76 percent in spring 1977 (fig. 8). Meals bought away from home accounted for 13 percent in 1965 and 19 percent in 1977; and snacks bought away from home accounted for 4 and 5 percent, respectively.

<sup>4</sup>“Food Consumption of Households in the United States, Spring 1965,” USDA 1965-66 Household Food Consumption Survey Report No. 1. Agricultural Research Service, Consumer and Food Economics Research Division. (1968): 212 pp. [Agricultural Research Service is now Science and Education Administration—Agricultural Research.]



Future Information From the 1977-78 NFCS

Notification of future releases from the 1977-78 Nationwide Food Consumption Survey can be requested by writing to Consumer

and Food Economics Institute, Human Nutrition Center, Science and Education Administration, U.S. Department of Agriculture, Hyattsville, Md. 20782.

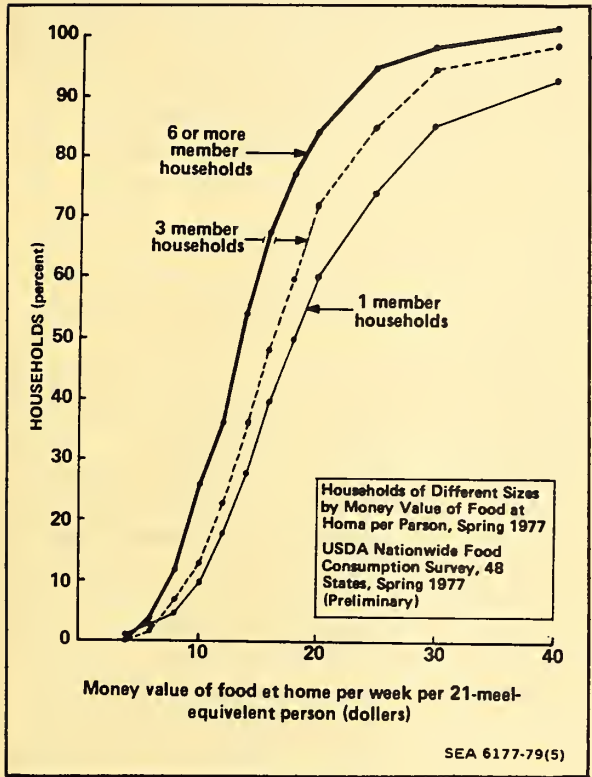


Figure 6

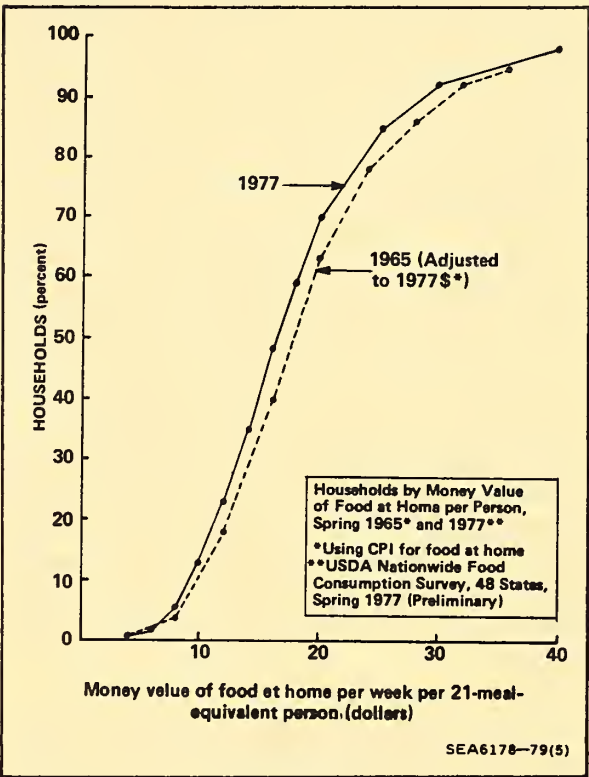


Figure 7

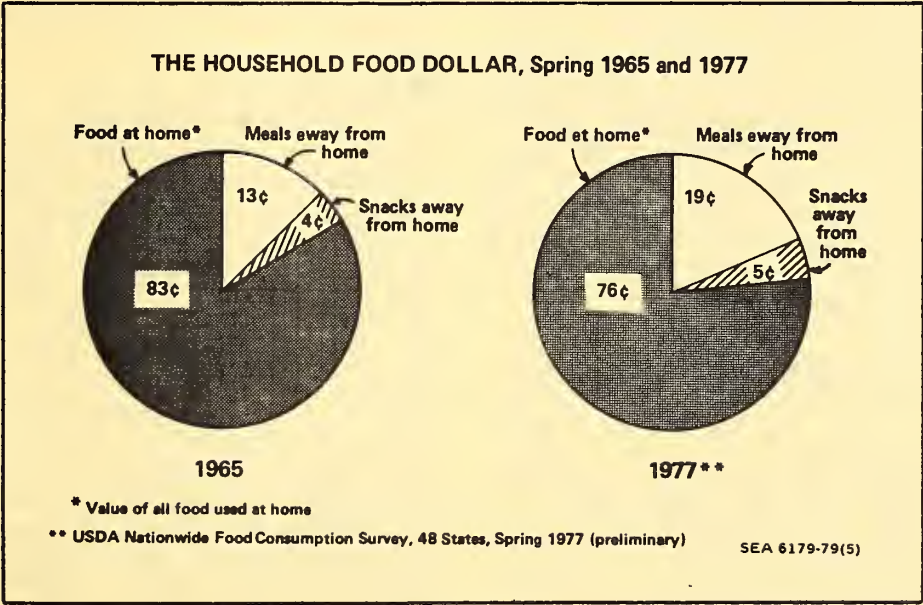


Figure 8

# HOUSING AND COMMUNITY DEVELOPMENT—

## RECENT REPORTS

**How Well Are We Housed?** Three reports on the adequacy of housing of particular groups of Americans are available from the U.S. Department of Housing and Urban Development (HUD). The reports represent summaries of original research carried out under contract with HUD. The first focuses on Hispanics whose housing is nearly twice as often physically flawed as the housing of the Nation as a whole. The second report estimates that female heads of households must pay inordinate fractions of their incomes for housing and that the households of black and Hispanic women have considerably greater chances of being inadequately housed than the total population. The third report indicates that more than a fifth of all the housing lived in by black households is physically deficient. A single copy of each report is available free from the U.S. Department of HUD, Office of Policy Development and Research, Room 8124, Washington, D.C. 20410.

**Recent Developments in Mortgage and Housing Markets.** This article in the March 1979 issue of the *FEDERAL RESERVE BULLETIN* provides a comprehensive overview of single, multifamily, and mobile home markets, and mortgage markets. In addition to reviewing trends in starts, sales, prices, and credit supply and demand, topics covered include affordability of homes, borrowing against housing equity, sources of credit, and interest rate ceilings. Copies are available at your local library or for \$2.00 from the Division of Support Services, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

**Alternative Mortgage Instruments: Consumer Bane or Boon.** Proceedings of a conference held in May 1978, sponsored by Cooperative Extension, Department of Consumer Economics and Housing, New York State College of Human Ecology, Cornell University, and the Office of Consumer Education of the U.S. Department of Health, Education, and Welfare. Leading authorities representing many viewpoints presented information on characteristics

of the most important instruments, experiences to date, research findings, political issues, pros and cons, and future implications of the instruments. Workshops focused on lender, consumer, government, and research perspectives. An extensive reference list, glossary, and information on home financing slide sets are also included. The proceedings are available for \$3.00 from the Department of Consumer Economics and Housing, Martha Van Rensselaer Hall, Cornell University, Ithaca, N.Y. 14853.

**Housing Policy Session.** This briefing book by the Federal Trade Commission focuses on housing quality, cost, and access issues, summarizes current related Commission activities, and outlines options for dealing with identified problems. Specific quality concerns focus on housing defects and warranties. Access questions relate to discrimination in the availability of credit. Cost issues include trade practices in standards and certification, building supplies, condominium leases, mortgage loan interest rate disclosures, home improvement sales, and real estate brokerages. Single copies are available from Public Reference Branch, Room 130, Federal Trade Commission, 6th Street and Pennsylvania Avenue, NW., Washington, D.C. 20580.

**1977 Statistical Yearbook, U.S. Department of Housing and Urban Development (HUD).** This issue provides data on program and financial operations of HUD and statistical information related to housing and urban activities. The first 10 sections present status and activity data on HUD programs arranged according to the organization of the Department as of year-end 1977. The 11th section provides data published by other Government agencies and some private organizations and covers topics including population, households, and family; housing occupancy, production, and sales; construction costs; and mortgage financing. The yearbook is available for \$6.00 from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. Ask for Stock No. 023-000-00487-9 (1979).



**Survey on the Quality of Community Life** is a data book of statistics on how Americans perceive the quality of urban life. The book includes sections on community problems, residential and housing preferences, perceptions of government, how citizens use cities and suburbs, and future expectations. Single copies are available free from the Office of Policy Development and Research, Division of Product Dissemination and Transfer, Room 8124, HUD Building, Washington, D.C. 20410.

**Federal Housing Policy: Current Programs and Recurring Issues.** This background paper by the Congressional Budget Office presents an overview of current Federal housing programs and housing-related activities. The objectives of Federal housing policy are described, current housing needs assessed, and progress evaluated. Existing housing and community development programs, including credit market activities, tax expenditures, and regulatory actions affecting the supply, price, and distribution of housing are examined. Finally, the budgetary framework of housing policy is described, and options and probable future proposals are discussed in light of several recurring policy issues. A single copy is available free from the Congressional Budget Office, Publications, Second and D Streets, SW., Washington, D.C. 20515.

**Occasional Papers in Housing and Community Affairs.** This new series by the Department of Housing and Urban Development (HUD) is designed to disseminate research and policy discussions related to the Department's community development mission. Three volumes are available:

Volume 1 presents papers and comments originally prepared for the Conference on the Independent Elderly held in December 1977. The topics covered by recognized scholars include a demographic overview, housing problems, and housing and social service program issues for the independent elderly.

Volume 2 includes four papers focusing on programs to encourage homeownership, displacement of low-income households due to neighborhood revitalization efforts, insured multifamily housing projects, and the multifamily housing market.

Volume 3, on housing options for the elderly, confronts the conflict between the needs of the elderly and the needs of the disadvantaged. This paper includes a profile of the elderly and their housing, an evaluation of Federal efforts in housing for the elderly, and options to better serve the elderly.

A single copy of each volume is available free from the Office of Policy Development and Research, Division of Product Dissemination and Transfer, Room 8124, HUD Building, Washington, D.C. 20410.

## **RURAL DEVELOPMENT PERSPECTIVES**

**RURAL DEVELOPMENT PERSPECTIVES**, a new publication from the Economics, Statistics, and Cooperatives Service, USDA, presents research findings helpful in making decisions that affect the growth and development of rural America. The information is written in a semitechnical manner to help the reader keep up to date on the broad scope of rural research information. The first issue (November 1978) features three short articles on rural living and population: (1) "Making a living in rural and smalltown America" covers changes in employment of nonmetropolitan workers and includes types of job growth, off-farm work, and non-agricultural industries. (2) "Rural America in the seventies" gives information on population

changes in rural areas and its effect on social and economic conditions, and gives poverty statistics in the United States. (3) "Residential preferences and rural development" discusses changing trends in population distribution, reasons for residential preference between metro and nonmetro areas, and changing economic needs and the quality of life in rural areas.

Single free copies of this publication can be obtained by writing to the Economic Development Division; Economics, Statistics, and Cooperatives Service, c/o Donald Steward, Room 498, GHI Building, Washington, D.C. 20250.

# COST OF FOOD AT HOME

Cost of food at home estimated for food plans at 4 cost levels, June 1979, U.S. average <sup>1</sup>

Sex-age groups	Cost for 1 week				Cost for 1 month			
	Thrifty plan <sup>2</sup>	Low-cost plan	Moderate- cost plan	Liberal plan	Thrifty plan <sup>2</sup>	Low-cost plan	Moderate- cost plan	Liberal plan
	<u>Dollars</u>				<u>Dollars</u>			
FAMILIES								
Family of 2: <sup>3</sup>								
20-54 years .....	28.40	37.10	46.60	55.90	122.70	160.50	202.00	242.40
55 years and over .....	25.40	32.90	41.00	48.90	109.80	142.60	177.30	212.30
Family of 4:								
Couple, 20-54 years and children--								
1-2 and 3-5 years .....	39.90	51.60	64.60	77.50	172.70	223.50	279.90	335.80
6-8 and 9-11 years ....	48.00	62.30	78.40	93.90	207.80	269.60	339.30	407.30
INDIVIDUALS <sup>4</sup>								
Child:								
7 months to 1 year .....	5.60	6.90	8.40	10.00	24.50	29.80	36.60	43.20
1-2 years .....	6.40	8.20	10.10	12.10	27.70	35.40	43.80	52.20
3-5 years .....	7.70	9.70	12.10	14.60	33.50	42.20	52.50	63.20
6-8 years .....	9.80	12.70	16.00	19.10	42.70	55.00	69.10	83.00
9-11 years .....	12.40	15.90	20.00	24.00	53.60	68.70	86.60	103.90
Male:								
12-14 years .....	13.20	16.90	21.20	25.40	57.20	73.20	91.90	110.20
15-19 years .....	14.60	18.80	23.60	28.40	63.10	81.30	102.10	122.90
20-54 years .....	14.20	18.60	23.60	28.40	61.40	80.70	102.20	123.10
55 years and over .....	12.60	16.40	20.50	24.60	54.50	71.00	88.60	106.70
Female:								
12-19 years .....	11.80	15.10	18.80	22.50	51.30	65.60	81.50	97.30
20-54 years .....	11.60	15.10	18.80	22.40	50.10	65.20	81.40	97.30
55 years and over .....	10.50	13.50	16.80	19.90	45.30	58.60	72.60	86.30
Pregnant .....	14.50	18.60	22.90	27.30	62.80	80.40	99.20	118.10
Nursing .....	15.40	19.70	24.60	29.30	66.80	85.50	106.40	126.70

<sup>1</sup>Assumes that food for all meals and snacks is purchased at the store and prepared at home. Estimates for each plan were computed from quantities of foods published in the Winter 1976 (thrifty plan) and Winter 1975 (low-cost, moderate-cost, and liberal plans) issues of Family Economics Review. The costs of the food plans were first estimated using prices paid in 1965-66 by households from USDA's Household Food Consumption Survey with food costs at 4 selected levels. USDA updates these survey prices to estimate the current costs for the food plans using information from the Bureau of Labor Statistics: "Estimated Retail Food Prices by Cities" from 1965-66 to 1977 and "CPI Detailed Report," tables 3 and 9, after 1977.

<sup>2</sup>Coupon allotment in the Food Stamp Program based on this food plan.

<sup>3</sup>10 percent added for family size adjustment. See footnote 4.

<sup>4</sup>The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person--add 20 percent; 2-person--add 10 percent; 3-person--add 5 percent; 5-or-6-person--subtract 5 percent; 7-or-more-person--subtract 10 percent.



# CONSUMER PRICES

Consumer Price Index for all urban consumers

(1967 = 100)

Group	June 1979	May 1979	April 1979	June 1978
All items .....	216.6	214.1	211.5	195.3
Food .....	235.4	234.3	232.3	213.8
Food at home .....	234.2	233.4	231.7	213.9
Food away from home .....	242.7	241.1	238.4	217.8
Housing .....	225.5	222.4	219.8	202.0
Shelter .....	236.7	233.5	230.7	208.9
Rent .....	174.7	173.8	172.0	163.6
Homeownership .....	258.8	254.9	251.7	225.3
Fuel and other utilities .	239.0	232.2	227.5	217.5
Fuel oil, coal, and bottled gas .....	391.2	364.3	349.8	295.1
Gas (piped) and electricity .....	259.9	251.6	245.3	236.5
Household furnishings and operation .....	190.1	189.2	188.6	177.6
Apparel and upkeep .....	165.7	166.1	165.4	159.9
Men's and boys' apparel ..	160.4	160.1	159.6	157.8
Women's and girls' apparel	150.8	153.2	152.5	150.0
Footwear .....	176.7	175.0	174.2	163.8
Transportation .....	212.6	207.7	202.9	185.5
Private .....	213.3	208.1	203.2	185.0
Public .....	194.0	193.3	192.6	187.2
Medical care .....	237.7	236.3	235.1	217.9
Entertainment .....	188.2	187.8	186.5	176.2
Other goods and services ...	194.5	193.9	193.2	181.0
Personal care .....	195.0	193.9	192.7	181.1

Source: U.S. Department of Labor, Bureau of Labor Statistics.

## CREDIT PROTECTION LAWS

The Board of Governors of the Federal Reserve System has published a "Consumer Handbook to Credit Protection Laws." The handbook explains how the consumer credit laws can help consumers shop and apply for

credit, and complain about an unfair deal. Copies are available free from Publications Services, Division of Administrative Services, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

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